Watched from a certain angle, the affairs and business of daily life resemble a game which might be called, "PENALTIES."

Those players who are most alert, most adept, who have sharpest wits, rarely pay a "penalty;" while the careless players are constantly "paying up."

There are no set rules in the game of "Penalties." It is a mere matter of "blundering and paying the fines."

Take the case of the man who buys a horse-know-

ing little about horses, and less about what they should cost, he pays about twenty-five dollars more than he would have needed to pay for the animal. He never read the ads. of people who had horses to sell, and, in effect, his \$25 penalty paid for this neglect.

Another man owns a house, and rents it to the first inquirer who has sought him out since he put up the placard. He is not quite satisfied with the man's responsibility, and is a liittle reluctant about knocking off a few dollars from the already low rent-but there is no other tenant "in sight," and he accepts the doubtful one. His "penalty" is the eventual loss of two months'

rent income, the cost of re-papering the house, and of making many repairs-all of which he could have avoided by spending a dollar or two in the first place for "To Let" ads., which would have placed prospective tenants IN COMPETITION for his house, and would have enabled him to "take his choice."

The housewife blunders into "paying penalties" by asking her neighbor's servant to secure a servant for her-some "friend of hers." She gets a "breaker," and for most of the month watches the gradual destruction of china and despoiling of household "pretty things." She pays her "penalties" because she gave

herself no room for CHOICE in selecting a servantvirtually delegating the selection to someone else. A "Help Want" ad., run for a few days, would have changed the affair from that of a place hunting the servant to that of a lot of servants hunting the placewhich is a very different thing.

The person who works for too small wages, who pays too high rent, who "gives away" things which have a market value, or that could have been exchanged for more useful articles-that person is always a loser in the game of "Penalties," and wholly because he doesn't realize the nature of the game.

Glance over the little ads today and see how other people are avoiding paying penalties. Try a News-Times Want Ad Today

RATE--1 CENT A WORD FOR THE FIRST INSERTION AND 1-2 CENT A WORD FOR EACH INSERTION THEREAFTER

THE ABOVE RATE IS FOR BOTH MORNING AND AFTERNOON EDITIONS.

HELP WANTED-MALE,

GOVERNMENT POSITIONS are easy to get. My free booklet Y-1345 tells how. Write today-NOW. Earl Hopkins, Washington, D. C.

LARGE income easily made. Real estate and brokerage. Become independently established. Our system insures success. WANTED-Giri for stripping tobacco, Valuable book free. Interstate Realty & good wages. steady work. L. S. Kent Bell Phone 1904.

to work on a farm by the year. Phone LOCAL REPRESENTATIVE WANTED-

No canvassing or soliciting required. Good income assured. Address National good pay while learning. Saturday after-Co-Operative Realty Co., V-841 Marden noon off. Wilson Bros. Shirt Factory. W. DR. CRAVENS—See him at his own

WANTED—COMPETENT MAN TO TAKE CHARGE OF STEEL PLOW DEPART MENT. ONE WITH EXPERIENCE PRE-

WANTED—Wagon factory superintend-ent for building three spring and plat-form work. Send references. De Kalb Wagon Co. De Kalb III.

KELLEY BUSINESS SCHOOL, 120 E. Wagne st., over Kinney Shoe Store. WANTED-Wagon factory superintendform work. Send references. De Kalb Wagon Co., De Kalb, III.

PRACTICAL Instruction in a garage and Typewriters for rent. repair shop under the direction of the most skilled and high class automobile experts. A spiencid automobile text book, and kit of tools free to each student. Day now forming. Term begins Nov. 3. Ses-Payment plan if so desired. We teach Enroll early. Call Bell phone 943. Home you thoroughly in a few week's time. Write, call or phone for particulars. SEELY AUTO SCHOOL & GARAGE. 232 N. Michigan .st. Both phones.

BIG MONEY selling our specialty; sells] Call 218 N. Michigan, Desk 3.

MEN for general farm work by month or day. Go west either car line to Olive, WANTED-Position as chauffeur for pri-walk north to farm. J. F. Reynolds, vate car or truck. Address Box K-4, County 9192.

WANTED Solleitor. Apply Box G 100 News-Times.

MEN-Age 18 to 30, wanted at once for Firemen and Brakemen; no experience 7508. necessary; \$80 to \$130 per month; promotion; no strike; write immediately for full particulars. Address H. C. F., care News-

WANTED Experienced foreman for steel State age and experience and give refer- igan st. and receive reward. ences. South Bend Chill Plow Co.

your idle time only, cail Sunday morning church. 11 to 12 o'clock, Oct. 5, at 724 J. M. S

AGENTS WANTED.

AGENTS-SOMETHING NEW-FASTEST SELLERS AND QUICKEST Repeater on cartle. Permanent, profitable business. Good for \$50 to \$75 a week. Write for particulars. American Products Co., 8088 Sycamore st., Cincinnati, O.

religious literature in your community. Sixty days' work. Experience not required. Man or woman. Opportunity for promotion. Spare time may be used. International Bible Press, 1012 Arch st., Philadel-

WE want to start 100 new agents this mouth and are offering special inducements for quick action. Pay weekly. Address, Perry Nurseries, Rochester, N. Y.

SALESMEN WANTED.

necessary, easy work, big pay. Write LEGE, for large list of openings offering opportunities to earn \$100 to \$500 a month while you learn, positions assured. NATIONAL SALESMEN'S TRAINING ASS'N., Obleago, New York, Kansas City, San Francisco.

THE Terre Haute Advertising Co., of Terre Haute, Ind., are desirous of securing Salesmen for their all year round line advertising Calendars, Leather Goods, Novelties, Signs, etc. Experience in this MEN AND WOMEN WANTED for governine desirable but not essential. A splendid chance for the right kind of men to make permanent connection. Liberal con. Dept. 95G, Rochester, N. Y. tract. Exclusive territory. Write at once

WANTED Salesmen working small country towns to sell our line of ciders on the sine. 25 per cent commission. Can | 228 S. Michigan st. easily earn \$50.00 per week. Prompt settlements. Gus Thal, Sales Mgr., 206 S. Main st., St. Louis, Mo.

HELP WANTED-FEMALES.

WANTED - Energetic, nest women, not under 30 years of uge, as representative at home. All or part of time. References. 407 S. Main st. LADIES-My illustrated catalogue explains

how I teach Hairdressing-Manicuring-Massage in few weeks, mailed free. Write -Moler College, Chicago, Iti. WANTED-Lady representatives; whole or

part time; our famous "KNITTOP" Form Pitting Pettleoats assure good immediate, permanent income, sells on sight; experience unnecessary; prompt reply secures exclusive territory. No "dealer" competition. SPELMAN & CO., Chicago. WANTED-A young lady for office work

for law and real estate. State experience and salary expected. Address Box K-10, News-Traies:

-WANTED-Competent girl for general housework in small family. No washing. Apply 927 E. Wash. Phone 1135.

WANTED-Refined lady for traveling position; represent eastern company. Fine salary and expenses paid, Address Box K-8. care News-Times. WANTED-Refined iday to canvass for

Christmas Art Specialty. Address Box 8-7, fare News-Times. NTED-A girl for general housework Inquire 625 Clinton st.

WANTED Experienced girl for general today for IT. honsework; fall cleaning done. Mrs. D. M. Coen, 941 Riverside Drive. Home 8613. LOVERS of High Class Hone meet me WANTED-Lady sometror. appry box G- A 8-lb. pail, \$1.00. C. A. Bunch, Lakeville, nue Garage. Home phone 8238. Bell vice. Inquire or phone 8238. Bell vice. Inquire or phone 8238. Bell vice. Inquire or phone 8238. 24 News-Times.

HELP WANTED-FEMALE.



WANTED-Laundry girls at the Oliver hotel. Apply at once to E. L. Miller.

WANTED-A men with a small family WANTED-Bunch makers and rollers, steady worl. L. S. Kent Cigar Co.

> WANTED-Young womn for Shirt Making; no previous experience necessary; Sample st.

WANTED-Competent nelp. Washing done. Good wages to suitable party FERRED. SOUTH BEND CHILLED Apply with references, mornings, 413 W

> Day and night sessions. Begin any day or evening. All commercial subjects. Special class in penmanship, pen and Hand made, union made; none better brush lettering and mechanical drawing

SITUATION WANTED—MALE.

YOUNG MAN, experienced salesman and office man, now employed as bookkeeper in South Bend. Address News-Times Box

vate car or truck. Address Box K-4, News-Times.

SITUATION WANTED—FEMALE. SITUATION WANTED-A maid to care

LOST AND FOUND.

LOST-Between Robertson's and 519 N Michigan st., a small open-faced gold ploy fitting and assembling department. South Bend watch. Return to 519 N. Mich-

LOST-Friday, between Cottage Grove av. WANTED-Men that work in machine and Presbyterian church, a pair of nose shops and factories, if you would like glasses attached to silver automatic butto earn \$8 to \$12 per week extra using ton. Report to Mary A. Cox, convention

> LOST-Pocketbook on W. Washington av., receive reward.

OFFICE HELP.

Stenography & Typewriting, American WE will pay you \$120.00 to distribute Office Methods, Commercial Correspond- sets that are guaranted, Spirella Corset ence. Emp. Dept., Day and Night School, WANTED-YOUNG PROPLE TO

TION IN OUR EVENING SCHOOL, Bell phone 3758. W. B. Douglass. SALESMEN WANTED-Experience un- THE SOUTH BEND BUSINESS COL-

> HELP WANTED-MISSELANIOUS HAVE yoour home cleaned with the little giant cleaner, by an experienced man. Guarantee satisfaction, Home phone 8252. Bell phone 3758.

WANTED-MISCELLANEOUS.

ment Jobs. \$90.00 month. Write for list of positions open. Franklin Institute.

WANTED-People to hear the new Edison 'ylinder machines. Store is now open

WANTED-Two modern rooms, breakfast, CIDER BARRELS for \$2,00. 434 Fellows. FOR RENT-Large, nicely furnished front phones 2328. or two meals; man, wife, grown daughter. Close in. Price, etc. D., News-Times. WANTED-To purchase, house and lot, 7 to 9 rooms. Address K-6, care News- Oatmeal, 18c. All 2-tone paper at half FOR RENT-Two rooms furnished for once cowner desires to leave the city) 7-room residence on lot 53x165 feet at No. \$\$\$\$\$\$\$\$\$ to give location and each price.

sonable. 132 Paris st., Bell phone 1312. Paper Co., 319 S. Michigan st. WANTED-Horses and cattle for rall and FOR SALE-Rebuilt typewriters, Underwinter keeping. Frank B. Yoder, R. D. Bell phone 9475.

WANTED FOR RENT.

WANTED TO RENT-A small farm suit- 119-121 W. Jefferson Blvd. Open Evenings able for truck and poultry. Chas. Cruise, R. R. 6, South Bend, Ind.

WANTED-Modern , housekeeping rooms, man, wife, grown daughter. Close in. you want to buy address P. O. Box 115, Price, etc. D., News-Times. Plymouth, Ind. WANTED-Six or 7-room house, strictly

Bell phone 69; Home phone 2237. HELP WANTED—MISCELLANEOUS WANTED-People who have no machines or troublesome ones to come and see low, prices. We are also giving a special the New White. See how different they proposition on new 1913 Harley-David-are from others. You can buy them for sons until sold out. It will pay you to in-\$1.00 down and 50c per week. HAVERSTOCK, the "WHITE" MAN,

modern, in best residence district. Call

PERSONAL

Is more than SEVEN to ONE to the housewife in washing and cleaning. Phone 3368 News-Times.

PERSONAL.

MARRY—An ideal and up-to-date matri-monial paper, with descriptions wealthy marriageable people. Paper sealed, 10 cts. Mrs. Bell, 2516 W. 21st st., Los Angeles,

LADIES-USE TRIUMPH PILLS; safe and always dependable; "relief" and particulars free. Write the Nat'l Medical Institute, Milwaukee, Wis.

HOUSEKEEPERS phone us. We make your carpets and rugs look like new. White Renovating Co., 218 N. Michigan st. Home phone 6440, Bell phone 211. WANTED—Gris to learn ciger making: THE way to study music. Read my guarantee then decide who will be your teacher. After taking a lesson if not sat-

isfied it costs you nothing.
MARITIN F. PANE. Teacher of Piano. 1904. 309 W. Colfax Av.

W. P. MOHENRY Vocal Instructor. (Musical Director St. James' Choir) Season begins Monday, Sept. 1. 233 Jefferson Building, South Bend, Ind.

home in Osceola, Ind., where he will give readings daily and cure the sick M. and S. Steam Vulcanizing Co., 305-307 without medicine. At home at all hours. E. Jefferson boulevard. without medicine.

Washing Celebrated \$5 readings, \$1. All interurben call party.

cars stop in front of his door. The poor you have always with you. You will not always have Dr. Cravens with you. Hours, Ford 4 Cyl. Runabout.....\$200 00

> WILBER'S LE GARO, 5c CIGAR.

BUSINESS OPPORTUNTTIES. GET YOUR REPAIRING done at CAR-

ground. Keys made and locks repaired. One safe for sale, 40 by 28. like lightning; every woman wants it. and cashler in large city, desires position THE Emeralite Desk Lamps on display in our west window will show you the value of light properly distributed in THE TYPEWRITER SHOP, Inc.,

LIN'S, 105 W. Division st. Umbrellas

repaired and recovered, shears and knives

Office Supplies Exclusively, 419-121 W. Jefferson Blvd. PERSONAL-I wish to thank the street FOR SALE-One rubber tired buggy and car men for their courtesy to their patrons who ask to be directed where they sold at once. Inquire 512 E. Ewing av. for children or child. Call Home phone can buy White Sewing Machines and dress forms. Best wishes to you.

HAVERSTOCK, the "WHITE" MAN, 208 W. Jefferson Blvd.

SCRE'IN DOOR and windows should be ordered now. We make all kinds and those that last and fit. Miller Cablnet pay till cared. No blemish. First-class and Machine Shop, 816 Portage av. Home reference given. All kinds of veterinary

RENT A TYPEWRITER OF ARMSTRONG. All Makes--late Models for Rent or Sold machine. Bell 620; Home 1297. L. B. ARMSTRONG.

containing \$15.01 paper money. Finder Don't forget my Number, 127 W. Jefferson for sale beginning this Monday morning Home phone 5843.

Boulevard. Boulevard. JOHN L. JOHNSON. Practical STUDENTS entering every week. Call and lng and Caneing. Will call for and delarrange for course. Thomas School of liver. 318 N. S. Louis st. Bell phone 2468. FOR SALE—Household furniture. 1035 N.

M. Andrews, Home 1638; Bell 3449.

giant cleaner, by an experienced man X Michigan st. FUL FUTURE BY MAKING PREPARA- Guarantee satisfaction. Home phone 8252

OVER SAX'S STORE, SOUTH our prices. The instanganeous face bleach street car station. FOR SALE—MISCELLANEOUS.

dition, 1014 Woodward av.

FOR SALE-Steer ranges, guaranteed bak- Euclid av. ers, at manufacturers' cost, six hole Call at factory and see these bargains. C. G. FOLSOM MFG. CO., 545 S. Scott St.

FOR SALE—MISCELLANEOUS. Disc Phonograph and the new Hornless FOR SALE-A patentable article, will sell FOR RENT-Two light housekeeping one-half interest or will trade for real rooms with furnace heat, strictly modevery evening. C. W. Copp Music Shop, estate. Will pay to investigate. Address ern, centrally located. Home phone, 1608, FOR RENT-10-room strictly modern G. Y., care News-Times, Mishawaka.

Phone 6010. FOR SALE-For 30 days, wall paper at otn. balf price, 3c and up per roll. Imported

Times, giving general description. Be sure price. Standard Varnish and Paints, at light housekeeping, bath, furnace heat a 7-room new house, with garage, at 208 1316 S. Main st. Rot water heat and all \$5555555 \$1.00 to \$2.00 per gal, that sold at \$1.50 and gas for cooking. Reut reasonable, East Fox. For terms see and \$3.50 per gal. 5 year guaranteed roof 122 W. Lasalle av. WANTED-Furs to make over; prices rea- paint at \$1.00 per gallon. Chicago Wall wood, L. C. Smith, Oliver, Remington, Bell phone 1527. Smith Premier, Fox, Blickensderfer, Fold or liberal terms THE TYPEWRITER SHOP, Inc.

> Expert Repairers of All Makes. FOR SALE Restaurant doing a good business; a bargain if taken at once. If FOR RENT-Large, front room nicely Plymouth, Ind.

FOR SALE. Automobiles, Motorcycles, Etc.

CASH or PAYMENTS. We are selling our present supply of second-hand motorcycles at exceptionally erences. Inquire 315 S. Franklin st. proposition on new 1913 Harley-David- FOR RENT-Two furnished rooms for vestigate HAGEDOKN & WEBSTER, 206 E. Jefferson Blvd.

FOR TRADE—Twin flying Merkle motor- 315 W. Lasaile. cycle; fully equipped; No. 1 condition. for good driving horse. Address Box K-9,

FOR SALE-Reo auomobile, in first class | floor Toepp bldg, So, Main stree', op-OVERS of High Class Hop meet me condition, with center control. Fully posite Poster control. Fully posi

FOR SALE. Automobiles, Motorcycles, Etc.

FOR EXCHANGE-One-ton auto truck, in ! & Van Vahn, 118 S. Main st.

FOR SALE-One Ann Arbor Auto delivery wagon, practically new, \$400,00. M. and S. Steam Vulcanizing Co., 305-307 E. Jef- FOR RENT-A strictly modern six-room from Vistula av.; partly modern. Nice ferson boulevard.

MUST sell "Baby 6", 48 H. P. 1912 Mitchell Touring car, fully equipped. Run about FOR RENT-Eight-room flat 123 Laporte 5,000 miles. Good as new and guaranteed. Price 8985,00 cash or will take small runa- | Hoffman. bout in on same. Call for demonstration.

YOUR LAST CHANCE. 1911 E. M. F. 5 passenger 350.00 FOR RENT—Third floor on 110 S. Michi-Model "T" Ford, 5-passenger..... 350.00 gan st.; rent extremely reasonable. S. Buick Delivery, a dandy......... 400.00 M. Robinson & Son, 110 S. Michigan St. Maxwell Runabout, a bargain...... 250.06 Home phone 6114; Bell 685. Reo 4 Pass, or Delivery 225.00 Victoria Electric, real value..... 350.00 Call Quickly SEELY AUTO SCHOOL & GARAGE.

Both Phones. 232 N. Michigan St. FOR SALE



three good work horses; cheap. Must be FOR SALE-Driving horse, well broken, at bargain, 1204 Michigan av. Home 1541.

Ringbone and Bone Spavin cured. No work done. Prompt attention given to day calls. Miller & Kirkley's 10c Hitch Barn.

DR. DANIEL a. HILL,

Veterinary Surgeon.

Beir Phone 3507. n Easy Payments. Phone for sample FOR SALE-HOUSEHOLD GOODS. at 215 W. Marion street, Coal stoves,

matting, bookcase, framed pictures, mahogany settee, large mirror, etc. Come Cabinet Maker. Furniture and see us. Bargain prices. Bell phone

Allen st. sets that are guaranted. Spirella Corset FOR SALE-Table, chairs, beds, gas

Shop, S. Michigan and Broadway. Mrs. plate and other household furniture. Inquire 1010 S. Michigan st. Home 1497. ROLL IN OUR NIGHT SCHOOL
COURSE OF THREE MONTHS ONLY
S10. ANY OR ALL BRANCHES THE
SAME PRICE. BUILD FOR SUCCESSgiant cleaner, by an experienced man

WE OFFER a fine mahogany piano like av.; part modern; splendid community.
S160. See these at Wolcott Music Co., 414

Medigan st.

WE OFFER a fine mahogany piano like av.; part modern; splendid community.
S160. See these at Wolcott Music Co., 414

Michigan st. PIANOS-Four good used pianos from fax av. Inquire of Mrs. M. A. Fralick,

\$100 up. New planes \$160 and up. See 131 N. Main st. FURNISHED ON REQUEST. JUST AT THE SUBWAY NOW—Six all expert these at once and get choice. Planes for barbers. A double shift. Open day and rent. Wolcott Music Co., 414 N. MichiTER CALL AT THE COLLEGE OFnight. Plenty of good music. And see gan st. ree with your shave. Don't miss this and FOR SALE-Miscellaneous house goods a lot of our other good liberal stunts. We for sale beginning Tuesday morning want your trade. Subway shop, under at 215 W. Marion st. Coal stoves, matting, mookcase, framed pictures, mahog-

any settee, large mirror, etc. Come and see us, bargain prices. Bell phone 2470. FOR SALE-A Jewel range, in good con- FOR SALE-Small cook stove, soft coal and wood; also small hard coal base! burner. Both cheap. W. J. Beeson, 537 amily size, \$25.00, for thirty days only. THREE cost stoves, bookcase, chairs, matting, framed pictures, etc., etc. Private

sale. Saturday. Bell 2470. Geo. A. Baker,

215 W. Marion st. FURNISHED ROOMS.

315 W. LaSalle.

room; heated; all conveniences. Board if desired. Home 6334. 613 W. Washing-

FOR RENT-Furnished rooms for light housekeeping, gas for cooking, electric Home Phone 866, light, bath and heat. Everything modern,

housekeeping, modern. Everything fur- G., care News-Times, nished. 418 S. Lafayette st.

furnished; gentlemen preferred. 402 N.

son st., modern. Bell 2511, Home 1396. room, "heated, with privilege of bath; city, must be sold at once. Address 8706. suitable for two, in private family. Ref- Owner, 2515 W. Orange st. light housekeeping. 26 Paris. Bell 3556. stend of renting:

UNFURNISHED ROOMS.

Horenn, 771 Vistula ave.

FOR RENT-UNFURNISHED ROOMS.

THREE BIG BARGAINS.

FOR SALE—Nine-room house, \$4,500; one from house, 147 E. Paris st, \$2,600; one from house, near Mishawaka av., \$1,500.

WANTED—106 FURNISHED ROOMS, 100.

"Nound the proom house, near Mishawaka av., \$1,500.

"PURNISHED LIGHT HOUSEKEEP."

ING ROOMS, 100 HOUSES, 50 BOARD.

"BOARD & ROOM DIRECTORY, 476.

"BOARD & ROOM BLDG., HOME PHONE."

"S720.

"Woodward av., with garage. A small cottage with bath, gas and electric light in good neighborhood. A bungalow all modern except furnice on Quincy st., \$2.

"BOARD & ROOMS.

"BOARD & WOODWARD PHONE."

"BOARD & ROOM DIRECTORY, 476.

"BOARD & ROOM DIRECTOR

FOR RENT-OFFICE ROOMS. FOR RENT-Office rooms, either single or en suite. building is centrally lo-

FOR RENT-FLATS. flat at Fox and Michigan st. Inquire chicken park and hen house on lot. Side-517 E. South st.

FOR RENT-MISCELLANEOUS.

FOR RENT-Second floor rooms, furnishwater, 1143 S. Lafayette, cor. Stull.

FOR RENT-HOUSES OR RENT-7-room house in River Park. Gas and water. \$10. Inquire 236 Paris MR. REAL ESTATE PURCHASER-The st. Bell phone 3556.

Euclid av. 236 Paris st. Bell phone 3556. FOR RENT-Modern house 1325 Michigan

FOR RENT OR SALE-New strictly modern 7-room house N. Diamond av., block from Michigan av., oak finish, Bell FOR RENT-Modern 8-room house, centrally located. Inquire Mrs. J. C. Neit-

hardt, 208 S. Taylor st. Home P. 1664. FOR RENT-Eight-room modern house Room 204 Summers Bidg., 122 S. Main St. 511 Allen St. 1026 E. Wayne st. Inquire J. S. Kerner. Home Phone 5366, Bell Phone 866. Home phone 1384. FOR RENT-A modern 8-room house, in

children. Home phone 6520. FOR SALE-Miscellaneous house goods trict, References required. \$10 per month, can tell you about it. D. Clem Deaver, lots. ALEXIS COQUILLARD. Over American Express Co.

> block from car line. Inquire 726 E. Wayne Campbell, Lancaster. Minnesota. FOR RENT-S-room house, 1204 Wood- FOR SALE-A special pargara in a nine FOR RENT-8-room house, 823 Portage be bought for each or on a contract. FOR RENT-Modern house at 716 W. Col-

FOR RENT FURNISHED-UNFURNISHED-LIGHT HOUSEKEEPING ROOMS. IN ALL PARTS OF THE CITY. 6 ROOM FLAT S. MICH, ST. S ROOM HOUSE N. MICH. ST. 8 ROOM HOUSE PORTAGE AVE.

FOR SALE

6 ROOM HOUSE N. ELM ST. WEAVER AND RINKER BOARD AND ROOM DIRECTORY, 426 JEFERSON BLDG. HOME PHONE 8720.

house, 502 N. Lafayette st., with or without garage. Inquire H. A. Wood. Both

FOR SALE—HOUSES, FOR SALE-At a pargain if taken at

W. P. FUREY Room 204 Summers' Bldg. 122 S. Main St. Bell Phone 866 ment.

FOR RENT-Furnished room in modern E. side. Some LaPorte property in for-\$1 per week. home. All conveniences. 531 N. Scott st. exchange for South Bend property. 431 For particulars concerning an of the st Planos, TEAMS, LIVE STOCK, etc. Jeff. Bidg. Home phone 6647, Bell 3158, above call on J. W. Peters, or telepaster at the structure of phone 6117; FOR SALE-7 room modern bungalow. nearly ready for occupancy. Plumbing, fine lot on E. Madison st. Easy terms LIGHT housekeeping rooms, 1004 E. Madi- Happ & Taggert, 203 S. Main st. Either FOR SALE Or will exchange my equity 112 Phone 1571.

FOR RENT-Two light housekeeping 6-room bungalow, 1 blk. off S. Mich., 2000 Bell phone S1, Home phone 5413. rooms with furnace heat, strictly mod- 6 rooms, modern except furnace, I ern; centrally located. Home phone 1608. 7 rooms, 315 blks. off S. Mich, st..... \$50 down and balance like rent will buy land within 7 miles of South Bend; also A. M. KIRKLEY. FOR RENT-Three rooms, 14, 15, second "Title Bldg.," Corner Mala & Center Sts. trade. Runyan & Olsen, 422 Jefferson

Hood, Nible, Ill.

EVE DAINE-HUESES.

payments.

W. K. MCHENRY, 118 S. Main St. Bell Phone 299; Home Phone 5733.

Title Building, corner Main and Senter sts. Bell phone 4852; Home phone 6538. FOR SALE-Six-room bungalo one block Call Home phone 5224 or 6366.

ment down and balance like rent. W. J. O'NEII4 av. Call at 220 N. Michigan. Geo. J. Corner Main and Center Sts. Phones: Bell. FOR EXCHANGE 80 acres near Edwards 43521 Home, 6538.

FOR SALE-House on Michigan av. in half location; S rooms and strictly mod-part pay. Price, \$5,000. F. E. May, Edwardsburg, Mich. ern. Bell phone 2010. ed or unfurnished, gas, city and soft FOR SALE OR TRADE-Two lots with dwellings. Inquire 1101 S. 17th st., River

> lot for \$1,750.00, good location; part cash, chandise, everywhere; so don't miss us if balance to suit or will trade. Other prop- you want to do business. erties up to \$6,700.00. 309 W. Colfax av. Bell phone 1904.

Co., Title Bldg., Cor. Main and Center sts. miles from city; 11 acres timber; on good FOR RENT-7-room house, \$10. Inquire Francs M. Jackson, President; Zar Hagey, gravel road, Close to school, Black Secretary. FOR SALE-Lot 63 Oakland park; sever, H. Phone 1774. curbing and sidewalk in and paid for. av. Inquire 211 N. Main. Bell phone curbing and sidewalk in and paid for.

> days. Address Box J-127, care News-FOR SALE-At a pargain, a new 6-room av. Fine location. tacders house (just finished) at the 6-room house at 2008 Leer st sts., convenient to street cars, desirable tion, near West Division st.

suit the purchaser. Inquire of W. P. FUREY,

FARM "ANDS. excellent condition, situated at 711 Le- WHY RENT FARM LAND? You can do land av, very large lot. No objection to better! Stop renting-you don't get Michigan st. ahead that way; I can tell you how to get a farm of your own and start it right | Michigan st. with very little money. Government land, Lots in Pirner Place addition, south of FOR RENT-Seven-room house in good small cost-casy payments. The C. B. & Michigan av. on Alien, Blaine and Lindner repair, gas for cooking, inside cellar en- Q. R. R. pays me to help you get a farm sts. trance, at 1818 S. Main st. In factory dis- without much money. Write today so I Immigration Agent, 362 Q Bldg., Omaha,

GOVERNMENT FARMS FREE: Send your address; free information about FOR RENT-House at 307 S. St. Peter; every acre vacant government land in Bell Phone 866. partly modern; \$15 per month. One United States. How secured free. D. J.

W. K. McHENRY, 118 S. Main St.

Bell Phone 299,

WEITCOMB & KELLER Offer for cash on easy terms 8-room modern house, new, Riverside \$55 Do you want to lay in your \$55 . 7-room modern bouse, Van Buren st. \$\$\$ Or pay off all your accumulat-. 7-room modere house, new, Cleveland \$55 ed Sum der Bilis? We are pre- sas 7-room modern house, new, N. O'Brien \$35 your feet and concentrate all \$55

7-room modern house, new, Miami st. 7-room modern house, new, E. Bowman 888 Lousehold goods, etc., at the le-5-room modern house, new, E. Bowman 339 per mouth, pius \$3.00 for cost \$15 . Small frucking tracts of land west and \$55 our new system. . north of the city for sale. WHITCOMB & KELLER,

Both Phones 1367 |\$83 . Jeff. Bldg. . FOR SALE-Farm of 17r acres of good \$35 productive clay loam soil in southwest \$\$\$ dichigan, 21 miles from railway market | 333 . Can't be best for stock fruit or grain, \$33 . 100 acres under cultivation, balance \$85 meadow and timber, 30 acres mint or \$35 sugar beet land, which will produce \$100 538 to \$150 per acre if properly worked. Will | *** take a good borne and lot in town or 3 to | \$35 5-acre lot near city with buildings there- | \$83 and license to August, 1913. Will sell for

modern improvements, with open stairway. Fruits and grapes. Paved streets, sidewalk sewer, water and gas all in and paid for. Price \$4,000. A good invest-Lot No. 12 in Huey Heights addition on FOR SALE—We are going to sell out \$29 ments of \$1 per we.k. All payments as proven to be a splendld thing for the \$3 home, it is modern, located east of Mich- inag. b) date paid, value of lot \$425. No \$8 porrower of small sums because it \$5 ing Machine at reasonable prices. Cash FOR RENT-Furnished rooms for light igan and north of Sample. Address Mrs. taxes of 17 front until purchase price has a REDUCES THE COST. See us for sample.

Two practically new dwellings on N. St.

Home 1968 of 6085. Bell 803. REAL ESTATE

OR SALE-Or will exchange my equity \$55 Room I Merchants' Bank Bldg. \$555 of about \$1,200.00 in a \$2,000 property. for good vacant lot or modern house or NEW & SECOND-HAND MOTORCLCLES FOR RENT-Modern furnished front FOR SALE- A No. 1 residence. Leaving business. What have you? Home phone \$55555 231 South Michigan Street \$5555

> FOR SALE- Lots on Leeper av. The most desirable location in the city. Safe and \$23333335 Here is your chance to buy and own, in- sure investment. Ideal location for a home. Sold on payments. Inquire of 6 rooms 1% blocks off Mich. av \$2350 John F. Devine, Room 6, American Bldg. block off S. Michigan st 2500 IF YOU ARE looking for bargains, we 1700 have it. Sixty acres of beech and maple \$33

> > city property of all kinds, cash or pay-

Bidg. Home phone 5725.

REAL ESTATE.

325 Jefferson Bldg. Beil Phone 523 Home Phone 5935.

FOR EXCHANGE. FOR SALE—Rec automobile, in first class condition. Less drive set of controls. Fully equipped. At a bargain. Michigan Avenue Garage. Home phone 8226, Bell phone 3411.

FOR SALE—Rec automobile, in first class cated; elevator service and other modern cated; elevator service and other modern cated; elevator service and other property of the city, one block east of Michigan st. Partly modern. 850 down and balance like rent. F. M. Jackson, and balance like rent structured and service and other conveniences. Are your offices property of Michigan st. Partly modern. 850 down and balance like rent. F. M. Jackson, and balance like rent. F. M. Jackson, and balance like rent. F. M. Jackson, and balance like rent structured and service and other conveniences. Are your offices property of Michigan st. Partly modern. 850 down and balance like rent. F. M. Jackson, and bal

> good condition, GEO. N. WHITEMAN. Real Estate Dealer. walks, grade and curb all in, Small pay- Room 3 Hobbs Bldg. 235 S. Michigan St. burgh, Mich. Good house and fair barn.

Owner desires a city residence and will

TO EXCHANGE-SO seres. Will take 5-

FOR SALE AND SACHANGE-All kinds and sizes of farms, ranches, plantations SOME bargains in real estate. House and and city properties and stocks of mer-

REED REALTY CO., 302 Jefferson Bldg. ne 5686. Bell Phone 2648 Home Phone 5686. most important question you will ask in FOR SALE OR EXCHANGE-112 acres closing a real estate deal is, "Is the title clay and sandy loam, 6 miles from city; FOR RENT-8-room modern house, 1204 good?" Thee Indiana Title and Loan Co. 8-room house, fair out buildings, wind-Woodward av. Inquire at house of will answer this question for you and give mill, fair fences; 20 acres good timber, present tenant, or W. J. Beeson, 537 you a \$100,000 guarantee bond that the large apple orchard, all kinds of small

answer is correct. Indiana Title & Loan fruit, \$10,700. Good terms, 45 acres, 6 land, \$3,000 STULTS & COMPANY,

130 E. Jefferson Blvd

FOR SALE. sell for best cash offer made within ten An 8-room strictly modern house at 1186 Michigan av. A bargain for cash. A 9-room modern house at 1113 Haney southwest corner of Howard and St. Louis 1 house and lot in Lincoln Park addilocation. Cash or contract, on terms to New homes in Southmoor park, near south side car line. 8-room house, modern except furnace,

8-room house at 1028 DeMaude av. A 6-room house at 1113 East Soria st. A 6-room house on an acre lot near West Division st. in Lazalle Park addition. A 4 apartment flat, modern, 2206 S. A double house, big lot, 1821-1823 S. Improved property to trade for vacant

Place and Lincoin Park additions. Fire Insurance. Rents collected. W. B. FUREY. Room 204 Summers Bldg Prome Phone 5860

We sell lots in Southmoor "ark, Birner.

\$35 CHEAP MONEY FOR WIN- 355

TER SUPPLIES.

1822

1333

292

222

Home Phose 5733 333

MONEL TO LOAN.

Are you ready for winter? 355 \$35 coal supply or winter clothing? 335 \$5\$ pared to put you entirely upon 1) your indebtedness into one sas 555 place. We loan Money on 355 \$55 gal raid of interest 2 per cent 355 sas of loan. Call and investigate

> PROVIDENT LOAN CO. (Incorporated) Successor to SOUTH BEND LOAN CO. Oldest, largest and most relia-

ble company in Indiana. (Licensed and Bonded.) 301 S. Mich. St., Cor. Wayne. \$15 (Over 332 Clothing Store. Home Phore 6075. Bell 1359.

\$\$\$\$\$\$**\$** \$\$\$\$\$\$\$\$\$\$\$ 222222222 Joe st. Renting for \$50 per month. Fine \$388855555 2412222222 222229 THIS 22822 2222 NEW LAW

431 For particulars concerning an of the SS Planos, TEAMS, LIVE STOCK, etc. SS Beil 1746. All business confidential STATE LOAN COMPANY (Incorporated)

> 3333333 South Bend, Ind. \$\$\$\$\$\$\$\$\$ 235153555555555555555555551355555235

MONEY TO LOAN. 2% Home phone 6000 Ball phone 1618 SECURITY LOAN COMPANY, 12 L O. O. F. 11dg.

G. care News-Times.

all been pald. Will take the amount already pald and probaser can assume
so payments arranged to suit the borso payment for the balance at the rate called
so rower. Loans on HOUSEHOLD GOODS

ments. Stocks of merchandise for sale or *************************